

Fill in this information to identify the case:

Debtor 1 Michelle A Caldwell

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Southern District of Ohio  
(State)

Case number 3:19-bk-30371

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association as  
Trustee of the Cabana Series IV Trust

Court claim no. (if known): 7

Last 4 digits of any number you use to  
identify the debtor's account: 5393

Date of payment change:  
Must be at least 21 days after date of this notice 09 / 01 / 2021

New total payment: \$ 554.92  
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 240.68 New escrow payment: \$ 154.17

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_% New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Michelle A Caldwell  
First Name Middle Name Last Name

Case number (if known) 3:19-bk-30371

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Michelle Ghidotti  
Signature

Date 08/03/2021

Print: Michelle Ghidotti  
First Name Middle Name Last Name

Title AUTHORIZED AGENT

Company Ghidotti/Berger LLP.

Address 1920 Old Tustin Ave.  
Number Street  
Santa Ana, CA 92705  
City State ZIP Code

Contact phone (949) 427 – 2010

Email bknotifications@ghidottiberger.com

**SV** SERVICING CORPORATION  
323 FIFTH STREET  
EUREKA CA 95501

(800) 603-0836  
Para Español, Ext. 2660, 2643 o 2772  
8:00 a.m. - 5:00 p.m. Pacific Time  
Main Office NMLS #5985  
Branch Office NMLS #9785

JOSEPH W CALDWELL  
736 GLOUCESTER RD  
TROY OH 45373

Analysis Date: July 23, 2021

Final

Property Address: 1449 FLEET ROAD TROY, OH 45373

Loan:

**Annual Escrow Account Disclosure Statement  
Account History**

This is a statement of actual activity in your escrow account from Apr 2021 to Aug 2021. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

<b>Payment Information</b>	<b>Current:</b>	<b>Effective Sep 01, 2021:</b>
Principal & Interest Pmt:	400.75	400.75
Escrow Payment:	240.68	154.17
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$641.43	\$554.92

<b>Escrow Balance Calculation</b>	
Due Date:	Dec 01, 2020
Escrow Balance:	(3,299.43)
Anticipated Pmts to Escrow:	2,166.12
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	(\$1,133.31)

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	(3,096.29)
Apr 2021		299.21			* Escrow Only Payment	0.00	(2,797.08)
Apr 2021		136.14			*	0.00	(2,660.94)
Jun 2021		481.36			*	0.00	(2,179.58)
Jun 2021				137.50	* Forced Place Insur	0.00	(2,317.08)
Jun 2021				489.53	* County Tax	0.00	(2,806.61)
Jul 2021		240.68			*	0.00	(2,565.93)
Jul 2021		191.22			* Escrow Only Payment	0.00	(2,374.71)
Jul 2021				53.72	* Forced Place Insur	0.00	(2,428.43)
Jul 2021				871.00	* Homeowners Policy	0.00	(3,299.43)
					Anticipated Transactions	0.00	(3,299.43)
Jul 2021		1,925.44					(1,373.99)
Aug 2021		240.68					(1,133.31)
	\$0.00	\$3,514.73	\$0.00	\$1,551.75			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(1,133.31)	462.53
Sep 2021	154.17			(979.14)	616.70
Oct 2021	154.17			(824.97)	770.87
Nov 2021	154.17			(670.80)	925.04
Dec 2021	154.17			(516.63)	1,079.21
Jan 2022	154.17			(362.46)	1,233.38
Feb 2022	154.17	489.53	County Tax	(697.82)	898.02
Mar 2022	154.17			(543.65)	1,052.19
Apr 2022	154.17			(389.48)	1,206.36
May 2022	154.17			(235.31)	1,360.53
Jun 2022	154.17			(81.14)	1,514.70
Jul 2022	154.17	871.00	Homeowners Policy	(797.97)	797.87
Jul 2022		489.53	County Tax	(1,287.50)	308.34
Aug 2022	154.17			(1,133.33)	462.51
	<u>\$1,850.04</u>	<u>\$1,850.06</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 308.34. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 308.34 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (1,133.31). Your starting balance (escrow balance required) according to this analysis should be \$462.53. This means you have a shortage of 1,595.84. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 1,850.06. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	154.17
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$154.17</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**CERTIFICATE OF SERVICE**

On August 3, 2021, I served the foregoing documents described as Notice of mortgage payment change on the following individuals by electronic means through the Court's ECF program:

COUNSEL FOR DEBTOR  
**Richard P Arthur**  
[arthurlawoffice@woh.rr.com](mailto:arthurlawoffice@woh.rr.com)

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Maben May  
Maben May

On August 3, 2021, I served the foregoing documents described as Notice of mortgage payment change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

DEBTOR  
**Michelle A Caldwell**  
1449 Fleet Road  
Troy, OH 45373

**Trustee**  
**John G. Jansing**  
Chapter 13 Trustee  
131 North Ludlow St  
Suite 900  
Dayton, OH 45402

**U.S. Trustee**  
**Asst US Trustee (Day)**  
Office of the US Trustee  
170 North High Street  
Suite 200  
Columbus, OH 43215-2417

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Maben May  
Maben May